CLAIMS

I claim:

1. A method to determine remaining financial obligations of assets, said method comprising:

executing ASSET FINANCIAL RESTRUCTURING software;

utilizing data from primary data files;

utilizing data from preliminary data;

utilizing data from stored data;

utilizing data that is input manually; and

determining the remaining financial obligation value of leased assets and the book value of financed or depreciated assets.

2. The method according to claim 1, wherein the utilizing data from primary data files step further comprises utilizing data from a Customer File, a Lessor File, a Maintenance Provider File, a Manufacturer File, a Reseller File, an Asset Type File, and an Asset File.

3. The method according to claim 1, wherein the utilizing data from preliminary data step further comprises utilizing data from a data associated with the fields PRESENT VALUE RATE, DEAL YIELD, RESIDUAL VALUE UPLIFT, END OF TERM WARNING, USER NAME, DEPRECIATION TERM, and USER COMPANY.

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4.   The method according to claim 1, wherein the utilizing data from stored data step further comprises utilizing data associated with fields TERM USED, TERM REMAINING, MINIMUM TERM REMAINING, MAXIMUM TERM REMAINING, AVERAGE DEAL TERM, ESTIMATED RESIDUAL VALUE, UPLIFTED RESIDUAL VALUE, TERMINATION VALUE, and BOOK VALUE.

5.   The method according to claim 1, wherein the utilizing data that is input manually further comprises utilizing data associated with fields ASSET TYPE, ASSET FLAG, DEAL DATE, PRICE, LEASE FLAG, DEAL TERM, DEAL PAYMENT (depreciation override), DEAL MAINTENANCE, ASSET MANUFACTURER, ASSET MODEL, ASSET NUMBER, CUSTOMER NAME, and ASSET QUANTITY.

6.   The method according to claim 1, wherein the determining the remaining book value of assets that are financed or depreciated step further comprises determining a TERM USED in months for an asset;

determining a TERM REMAINING for an asset;

determining a MINIMUM and MAXIMUM TERM REMAINING for the asset;

determining an AVERAGE TERM for the asset;

determining an ESTIMATED RESIDUAL VALUE for the asset;

determining an UPLIFTED RV for the asset;

determining a TERMINATION VALUE for the asset;

determining a FINANCE RATE for a the asset;

determining a REMAINING BOOK VALUE for the asset; and

determining a TOTAL REMAINING OBLIGATION for the asset.

1   7.   An ASSET FINANCIAL RESTRUCTURING software system to determine
2 the remaining financial obligation value of assets, said system
3 comprising:
4   a computer useable medium; and
5   a computer device having a processing unit;
6   wherein said computer useable medium carries thereon ASSET
7 FINANCIAL RESTRUCTURING software, which, when executed by the
8 processing unit, causes the processing unit to carry out steps
9 comprising:
10   executing the ASSET FINANCIAL RESTRUCTURING software;
11   utilizing data from primary data files;
12   utilizing data from preliminary data;
13   utilizing data from stored data;
14   utilizing data that is input manually; and
15   determining the remaining financial obligation value of
16 leased assets and the book value of financed or depreciated
17 assets.

1   8.   The system according to claim 7, wherein said utilizing
2 data from primary data files step further comprises utilizing
3 data from a Customer File, a Lessor File, a Maintenance Provider
4 File, a Manufacturer File, a Reseller File, an Asset Type File,
5 and an Asset File.

9.   The system according to claim 7, wherein said utilizing data from preliminary data step further comprises utilizing data from a data associated with the fields PRESENT VALUE RATE, DEAL YIELD, RESIDUAL VALUE UPLIFT, END OF TERM WARNING, USER NAME, DEPRECIATION TERM, and USER COMPANY.

10.   The system according to claim 7, wherein said utilizing data from stored data step further comprises utilizing data associated with fields TERM USED, TERM REMAINING, MINIMUM TERM REMAINING, MAXIMUM TERM REMAINING, AVERAGE DEAL TERM, ESTIMATED RESIDUAL VALUE, UPLIFTED RESIDUAL VALUE, TERMINATION VALUE, and BOOK VALUE.

11.   The system according to claim 7, wherein said utilizing data that is input manually further comprises utilizing data associated with fields ASSET TYPE, ASSET FLAG, DEAL DATE, PRICE, LEASE FLAG, DEAL TERM, DEAL PAYMENT (depreciation override), DEAL MAINTENANCE, ASSET MANUFACTURER, ASSET MODEL, ASSET NUMBER, CUSTOMER NAME, and ASSET QUANTITY.

12.   The system according to claim 7, wherein said determining the remaining book value of assets that are financed or depreciated step further comprises:

determining a TERM USED in months for an asset;

determining a TERM REMAINING for the asset;

determining a MINIMUM and MAXIMUM TERM REMAINING for the asset;

determining an AVERAGE TERM for the asset;

determining an ESTIMATED RESIDUAL VALUE for the asset;

determining an UPLIFTED RV for the asset;

determining a TERMINATION VALUE for the asset;

determining a FINANCE RATE for the asset;

determining a REMAINING BOOK VALUE the asset; and

determining a TOTAL REMAINING OBLIGATION for the asset.

13.   The system according to claim 12, wherein said determining a TERM REMAINING for a leased asset further comprises comparing the TERM USED with an END OF TERM (EOT), and displaying an EOT warning on a display if the TERM USED is lower than the END OF TERM.

14. A computer useable medium carrying ASSET FINANCIAL RESTRUCTURING software which, when executed by a processing unit, causes the processing unit to carry out steps comprising:

utilizing data from primary data files;

utilizing data from preliminary data;

utilizing data from stored data;

utilizing data that is input manually; and

determining the remaining financial obligation value of leased assets and the book value of financed or depreciated assets.

15. The computer useable medium according to claim 14, wherein said utilizing data from primary data files step further comprises utilizing data from a Customer File, a Lessor File, a Maintenance Provider File, a Manufacturer File, a Reseller File, an Asset Type File, and an Asset File.

16. The computer useable medium according to claim 14, wherein said utilizing data from preliminary data step further comprises utilizing data from a data associated with the fields PRESENT VALUE RATE, DEAL YIELD, RESIDUAL VALUE UPLIFT, END OF TERM WARNING, USER NAME, DEPRECIATION TERM, and USER COMPANY.

17. The computer useable medium according to claim 14, wherein said utilizing data from stored data step further comprises utilizing data associated with fields TERM USED, TERM REMAINING, MINIMUM TERM REMAINING, MAXIMUM TERM REMAINING, AVERAGE DEAL TERM, ESTIMATED RESIDUAL VALUE, UPLIFTED RESIDUAL VALUE, TERMINATION VALUE, and BOOK VALUE.

18. The computer useable medium according to claim 14, wherein said utilizing data that is input manually further comprises utilizing data associated with fields ASSET TYPE, ASSET FLAG, DEAL DATE, PRICE, LEASE FLAG, DEAL TERM, DEAL PAYMENT (depreciation override), DEAL MAINTENANCE, ASSET MANUFACTURER, ASSET MODEL, ASSET NUMBER, CUSTOMER NAME, and ASSET QUANTITY.

19. The computer useable medium according to claim 14, wherein said determining the remaining book value of assets that are financed or depreciated step further comprises:

determining a TERM USED in months for an asset;

determining a TERM REMAINING for the asset;

determining a MINIMUM and MAXIMUM TERM REMAINING for the asset;

determining an AVERAGE TERM for the asset;

determining an ESTIMATED RESIDUAL VALUE for the asset;

determining an UPLIFTED RV for the asset;

determining a TERMINATION VALUE for the asset;

determining a FINANCE RATE for the asset;

determining a REMAINING BOOK VALUE for the asset; and

determining a TOTAL REMAINING OBLIGATION for the asset.

20. The computer useable medium according to claim 7, wherein said determining a TERM REMAINING for the asset further comprises comparing the TERM USED with an END OF TERM, and displaying an EOT warning on a display if the TERM USED is lower than the END OF TERM.